

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
BROWNSVILLE DIVISION

IN RE:  
CHARLES ROHRER  
DEBTOR

CHAPTER 13 PROCEEDING:  
13-10285-B-13

**TRUSTEE'S REPORT OF 341(A) MEETING**

TO THE HONORABLE UNITED STATES BANKRUPTCY JUDGE:

The meeting of creditors in the above referenced Chapter 13 proceeding was held on September 12, 2013, pursuant to Section 341 of the Bankruptcy Code. The Debtor appeared and submitted to the examination. Upon examination of the statements of counsel, the testimony at said meeting, and a review of the Plan, the attached Summary and Analysis of Chapter 13 Plan, and papers on file in this cause, it appears to your Trustee that:

1. All filing fees have been paid or will be paid through the Plan.
2. The Plan has been proposed in good faith and not by any means prohibited by law.
3. The amount to be distributed to each allowed unsecured claim is not less than would be paid if the estate liquidated under Chapter 7 Bankruptcy Code.
4. The Debtor's budget reflects a good faith estimate of income and reasonable living expenses and shows an apparent ability to fund the plan.
5. The Trustee recommends that claims be treated as shown on the attached Summary and Analysis of Chapter 13 Plan until such time as the Creditor(s), Debtor or other interested party institutes an action to object to or modify such claim.
6. The Trustee further recommends that no property received by the Trustee for the purpose of distribution under the Plan shall revert in the Debtor except to the extent that it may be in excess of the amount needed to pay claims under the Plan.
7. The Plan as proposed in the Summary and Analysis of Chapter 13 Plan should be confirmed.

Respectfully Submitted on or about: May 15, 2014

/s/ CINDY BOUDLOCHE

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CINDY BOUDLOCHE  
CHAPTER 13 TRUSTEE  
555 N. Carancahua Ste 600  
Corpus Christi, TX 78401-0823  
(361) 883-5786

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF TEXAS  
Brownsville Division

SUMMARY AND ANALYSIS OF CHAPTER 13 PLAN

RE: CHARLES ROHRER

Case No.: 13-10285-B-13

Attorney

Name: CHRISTOPHER LEE PHILLIPPE

Attorney fees paid direct	3,300.00
Amount to be paid through the Plan	0.00

Budget

Total net monthly income	8,516.23
Total monthly expenses	6,012.23
Difference	2,504.00

Plan Payment	1,000.00		2,300.00		2,500.00		2,800.00		5,075.00	
	1 - 3		4 - 4		5 - 24		25 - 36		37 - 60	

Plan Base	210,700.00	Duration of Plan	60
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Gross amount from Debtor(s)	210,700.00
Less administrative expense	\$14,014.62
Net available to Creditors	196,685.38

Creditor	Amount of Claim	Value of Collateral	Int Rate	1st/Last Pmt (Est)	Estimated Total
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Priority

CHRISTOPHER LEE PHILLIPPE	0.00	0.00	0.00		0.00
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Secured

FIFTH THIRD BANK	66,680.83	0.00	5.25	01/39	71,210.12
FREEDOMROAD FINANCIAL	18,830.55	0.00	5.25	01/39	20,051.77
SUSQUHANNA COMMERCIAL LEASING INC	7,536.55	0.00	5.25	07/39	8,064.80
WELLS FARGO HOME MORTGAGE	445.81	0.00	5.25	07/39	477.70

Total priority and secured	99,804.39
Amount available to unsecured	96,880.99
Total unsecured	96,235.45
Percentage to unsecured	100.00%

\* Amount in excess of value of collateral to be treated as unsecured.

\*\* Special class unsecured listed under priority

SUMMARY  
AND  
ANALYSIS

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DEBTORS:  
CHARLES ROHRERCASE NO:  
13-10285-B-13

Unsecured Creditors	Amount Of Claim	% Paid	Amount to be Paid
CITIBANK NA	30,789.09	100.00 %	30,789.09
HARLEY DAVIDSON CREDIT CORP	7,168.57	100.00 %	7,168.57
HARLEY DAVIDSON CREDIT CORP	19,119.34	100.00 %	19,119.34
PAWNEE LEASING GROUP	24,866.60	100.00 %	24,866.60
PAWNEE LEASING GROUP	2,610.91	100.00 %	2,610.91
TIMEPAYMENT CORP LLC	11,680.94	100.00 %	11,680.94

Unsecured Creditors (Not Filed)	Amount Of Claim	% Paid	Amount to be Paid
MARTIN & BRITTANY DIHN	0.00	100.00 %	0.00
Total	96,235.45		96,235.45

The following claims shall be paid directly by the Debtor(s):

DEPT OF EDUCATION SALLIE MA	DEFERRED STUDENT LOAN	22,841.00
DEPT OF EDUCATION SALLIE MA	DEFERRED STUDENT LOAN	21,656.00
REGIONS BANK	2013 CHEV CORVETTE vin 70	81,409.22
WELLS FARGO HOME MORTGAG	HMSTD LT19 BLK4 BROS CN	200,621.85

The following claims will be settled by surrender of collateral:

CAPITAL ONE N A	TV W/SURROUND SOUND	2,006.57
HARLEY DAVIDSON CREDIT COF	2011 SCREAMING EAGLE SO	35,248.34
HARLEY DAVIDSON CREDIT COF	2011 VROD MUSCLE vin 8046	17,168.57
PAWNEE LEASING GROUP	BLOWERS MOTORCYCLE CC	3,772.44
SHEFFIELD FINANCIAL	16' CAR HAULER TRAILER	1,802.69
TOYOTA MOTOR CREDIT	2012 SIENNA LIMITED VAN	43,820.02
TOYOTA MOTOR CREDIT	2012 PRIUS C	21,778.99

The following liens are avoided pursuant to 11 USC 522 (f) and the creditors' secured claims will be treated as unsecured:

THIS SUMMARY AND ANALYSYS REPRESENTS THE DEBTOR'S FINAL PLAN.

02/25/2014